

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA**

IN RE:

Ruth Anne Torchia

Debtor,

Case No.: 17-01098-dd
Chapter 13
Statement of Change

In accordance with Bankruptcy Rule 1009 and Local Rule 1009-1, the undersigned hereby amends Schedule A/B

- ## 1. Amended Schedule A/B

Amended Schedule A/B to update real
Property information

Date: June 21, 2017

/s/ Jason T. Moss
Signature of Attorney

/s/ Jason T. Moss
Moss & Associates, Attorneys, P.A.
816 Elmwood Avenue
Columbia, SC 29201
(803) 933-0202

7240
District Court I.D. Number

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA**

IN RE:

Ruth Anne Torchia

Debtor,

Case No.: 17-01098-dd
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Statement of Change

THE UNDERSIGNED HEREBY CERTIFIES THAT HE/SHE PROPERLY SERVED THE FOREGOING NOTICE OF AMENDED SCHEDULE A/B TO ALL CREDITORS VIA REGULAR MAIL, POSTAGE PREPAID.

Pamela Simmons-Beasley via (CM/ECF)
Chapter 13 Trustee
250 Berryhill Road
Suite 402
Columbia, SC 29210

Ruth Torchia
11 Hunt Cup Lane
Camden, SC 29020

Date: June 21, 2017

/s/ Lindsey J. Swann
Bankruptcy Paralegal
Moss & Associates, Attorneys, P.A.
816 Elmwood Avenue
Columbia, SC 29201

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA**

IN RE:)	
Ruth Anne Torchia)	Case No.: <u>17-01098-dd</u>
)	Chapter 13
)	
)	Declaration Concerning
)	Debtor's Schedules
Debtor,)	
_____)	

I declare that I have read the foregoing Amended Schedule A/B and it is true and correct to the best of my knowledge, information, and belief.

Date: June 21, 2017

/s/ Ruth Anne Torchia
Debtor

Fill in this information to identify your case and this filing:

Debtor 1 **Ruth Anne Torchia**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **DISTRICT OF SOUTH CAROLINA**

Case number **17-01098**

☒ Check if this is an amended filing

Official Form 106A/B Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

11 HUNT CUP LANE

Street address, if available, or other description

Camden **SC** **29020-0000**
City State ZIP Code

Kershaw
County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other

Who has an interest in the property? Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$325,000.00	\$325,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

Fee Simple

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number:

DEBTORS RESIDENCE: 11 HUNT CUP LANE, CAMDEN SC 29020, KERSHAW COUNTY, (5) BEDROOM HOUSE, TMS# (C257-15-OA-006-575), TAX APPRAISAL VALUE (\$391,000), SEE ATTACHED TAX APPRAISAL, DEBTORS OPINION OF MARKET VALUE (\$325,000), DEBTORS OPINION OF VALUE IS BASED ON DEPRECIATION AND VALUES OF SIMILARLY SITUATED PROPERTIES

Debtor 1 **Ruth Anne Torchia**Case number (if known) **17-01098****If you own or have more than one, list here:**

1.2

123 CONYER STREET

Street address, if available, or other description

Sumter SC 29150-0000

City State ZIP Code

Sumter

County

What is the property? Check all that apply

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another _____

Other information you wish to add about this item, such as local property identification number:

DEBTORS PROPERTY: 123 CONYER STREET, SUMTER SC 29150, (4) BEDROOM HOUSE, TMS# (2050302014), TAX APPRAISAL VALUE (\$260,000), SEE ATTACHED TAX APPRAISAL, DEBTORS OPINION OF MARKET VALUE (\$260,000)

DEBTOR RECEIVES RENTAL INCOME FOR ABOVE PROPERTY IN THE AMOUNT OF (\$1,800)/MONTHLY

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$260,000.00

Current value of the portion you own?

\$260,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee Simple
☐ Check if this is community property (see instructions)
If you own or have more than one, list here:

1.3

**CORAL SANDS RESORT
66 POPE AVENUE**

Street address, if available, or other description

Hilton Head Island SC 29928-0000

City State ZIP Code

Beaufort

County

What is the property? Check all that apply

- ☐ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☒ Timeshare
☐ Other _____

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another _____

Other information you wish to add about this item, such as local property identification number:

TIMESHARE-CORAL SANDS RESORT, 66 POPE AVENUE, HILTON HEAD ISLAND, SC 29928, DEBTOR HAS A 1/52 INTEREST IN PROPERTY, DEBTORS INTEREST IN PROPERTY (\$1,000)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$1,000.00

Current value of the portion you own?

\$1,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Joint tenant
☐ Check if this is community property (see instructions)

Debtor 1 **Ruth Anne Torchia**Case number (if known) **17-01098****If you own or have more than one, list here:**

1.4

923 RED FOX RUN

Street address, if available, or other description

Camden SC 29020-0000

City State ZIP Code

Kershaw

County

What is the property? Check all that apply

- ☒ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another _____

Other information you wish to add about this item, such as local property identification number:

DEBTORS PROPERTY: 923 RED FOX RUN, CAMDEN, SC 29020, KERSHAW COUNTY, (3) BEDROOM, (1) BATH HOME; TMS # (244-00-00-198), TAX APPRAISAL VALUE (\$43,330), SEE ATTACHED TAX APPRAISAL, DEBTORS OPINION OF MARKET VALUE (\$15,000)

THE CONDITION OF THIS PROPERTY IS VERY POOR. PREVIOUS RENTER VANDALIZED HOME PRIOR TO MOVING OUT AND TOOK WIRING TO HOME, HVAC UNIT, ETC.

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$15,000.00

Current value of the portion you own?

\$15,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee Simple

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$601,000.00**Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. **Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**☐ No☒ Yes

3.1 Make: **GMC**
 Model: **YUKON**
 Year: **2008**
 Approximate mileage: **210,000**
 Other information:

2008 GMC YUKON: VIN# (), (4) DOOR, (8) CYLINDER, (210,000) MILES, KBB VALUE (\$5,477)

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another _____

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$5,477.00

Current value of the portion you own?

\$5,477.004. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☒ No☐ Yes

Debtor 1 Ruth Anne TorchiaCase number (if known) 17-01098

- 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$5,477.00**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings*Examples:* Major appliances, furniture, linens, china, kitchenware☐ No☒ Yes. Describe.....

HOUSEHOLD GOODS: COUCH, TABLES, CHAIRS, LOVESEAT, BEDS, DRESSERS, MICROWAVE, REFRIGERATOR, STOVE, WASHER, DRYER, MOWER, WEEDEATER

\$2,500.00**7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games☐ No☒ Yes. Describe.....

HOUSEHOLD GOODS: TVS, DVD PLAYERS, COMPUTER

\$500.00**8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles☐ No☒ Yes. Describe.....

BOOKS

\$50.00**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments☒ No☐ Yes. Describe.....**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment☒ No☐ Yes. Describe.....**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No☒ Yes. Describe.....

CLOTHING

\$500.00**12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☐ No☒ Yes. Describe.....

JEWELRY

\$1,000.00

Debtor 1 **Ruth Anne Torchia**Case number (if known) **17-01098****13. Non-farm animals***Examples:* Dogs, cats, birds, horses☐ No☒ Yes. Describe.....**ANIMALS: MIXED BREED DOG****\$100.00****14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here****\$4,650.00****Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☐ No☒ Yes.....**CASH ON
HAND****\$40.00****17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes.....

Institution name:

17.1. **Checking****USAA: CHECKING ACCOUNT# (7025)****\$564.00**17.2. **Checking****USAA: CHECKING ACCOUNT# (7285)****\$158.00**17.3. **Savings****USAA: SAVINGS ACCOUNT# (5772)****\$150.00**17.4. **Savings****USAA: SAVINGS ACCOUNT# (8792)****\$150.00****18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☒ No☐ Yes.....

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture☒ No☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

Debtor 1 **Ruth Anne Torchia**Case number (if known) **17-01098****20. Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.☒ No☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans☐ No☒ Yes. List each account separately.

Type of account:

Institution name:

401(k)**RETIREMENT PROGRAM: ERISA QUALIFIED
401(K) RETIREMENT PROGRAM, FACE
VALUE OF PROGRAM (\$1,164.45), CASH
SURRENDER VALUE OF PROGRAM (\$0.00)****\$1,164.45****22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others☒ No☐ Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes.....

Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit☒ No☐ Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☒ No☐ Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses☒ No☐ Yes. Give specific information about them...**Money or property owed to you?****Current value of the
portion you own?**
Do not deduct secured
claims or exemptions.**28. Tax refunds owed to you**☒ No☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No☐ Yes. Give specific information.....

Debtor 1 **Ruth Anne Torchia**Case number (if known) **17-01098****30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☒ No☐ Yes. Give specific information..**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance☐ No☒ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund
value:TRANSLIFE LIFE INSURANCE: TERM
LIFE INSURANCE POLICY, FACE
VALUE OF POLICY (\$250,000), CASH
SURRENDER VALUE OF POLICY
(\$0.00)**\$0.00**CIGNA LIFE INSURANCE: TERM LIFE
INSURANCE POLICY, FACE VALUE OF
POLICY (\$115,000), CASH SURRENDER
VALUE OF POLICY (\$0.00)**\$0.00**CIGNA LIFE INSURANCE: TERM LIFE
INSURANCE POLICY, FACE VALUE OF
POLICY (\$382,000), CASH SURRENDER
VALUE OF POLICY (\$0.00)**\$0.00****32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No☐ Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue☒ No☐ Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☒ No☐ Yes. Describe each claim.....**35. Any financial assets you did not already list**☒ No☐ Yes. Give specific information..**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....****\$2,226.45****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**☒ No. Go to Part 6.☐ Yes. Go to line 38.

Debtor 1 **Ruth Anne Torchia**Case number (if known) **17-01098****Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**
If you own or have an interest in farmland, list it in Part 1.46. **Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- ☒ No. Go to Part 7.
- ☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above53. **Do you have other property of any kind you did not already list?***Examples: Season tickets, country club membership*

- ☒ No
- ☐ Yes. Give specific information.....

54. **Add the dollar value of all of your entries from Part 7. Write that number here****\$0.00****Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2		\$601,000.00
56. Part 2: Total vehicles, line 5	\$5,477.00	
57. Part 3: Total personal and household items, line 15	\$4,650.00	
58. Part 4: Total financial assets, line 36	\$2,226.45	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	\$0.00	
	+	
62. Total personal property. Add lines 56 through 61...	\$12,353.45	Copy personal property total \$12,353.45
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$613,353.45